

## LIBERTY BANCSHARES, INC.

	CPP Disbursement Date 12/04/2009	RSSD (Holding Company) 3716151	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$217	\$271	24.9%		
Loans	\$144	\$185	29.0%		
Construction & development	\$33	\$34	2.0%		
Closed-end 1-4 family residential	\$27	\$35	29.9%		
Home equity	\$3	\$4	68.4%		
Credit card	\$0	\$0			
Other consumer	\$7	\$8	10.7%		
Commercial & Industrial	\$31	\$38	24.9%		
Commercial real estate	\$40	\$62	55.3%		
Unused commitments	\$32	\$33	4.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$13	\$38	195.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$1	-93.0%		
Cash & balances due	\$23	\$22	-6.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$175	\$230	31.4%		
Deposits	\$173	\$229	32.4%		
Total other borrowings	\$1	\$0	-95.5%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$42	\$41	-2.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$17	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.7%	9.4%	--		
Tier 1 risk based capital ratio	16.8%	12.9%	--		
Total risk based capital ratio	17.8%	14.0%	--		
Return on equity <sup>1</sup>	-1.0%	0.4%	--		
Return on assets <sup>1</sup>	-0.2%	0.1%	--		
Net interest margin <sup>1</sup>	4.1%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	67.2%	104.9%	--		
Loss provision to net charge-offs (qtr)	-8950.0%	691.7%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	5.5%	3.0%	0.0%	0.1%	--
Closed-end 1-4 family residential	0.1%	1.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.1%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.7%	0.8%	0.0%	0.0%	--
Total loans	1.5%	1.0%	0.0%	0.0%	--